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3624 #1  
PDR  
PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0081

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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	09/522,750
		Filing Date	March 10, 2000
		First Named Inventor	Black, D.
		Group Art Unit	3624
		Examiner Name	Kyle
Total Number of Pages in This Submission	6	Attorney Docket Number	48535/268245

### ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	- PTO SB/08 prior art reference list
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	- 3 publications
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	- Return Postcard
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	BRENDA O. HOLMES, Reg. No. 40,339	
Signature		
Date	08-27-2004	

### CERTIFICATE OF MAILING

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Typed or printed name	KATHLEEN BENNETT		
Signature		Date	August 27, 2004

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**FEE TRANSMITTAL  
for FY 2004**

Effective 10/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27**TOTAL AMOUNT OF PAYMENT** (\$ 180.00)**Complete if Known**

Application Number	09/522,750
Filing Date	March 10, 2000
First Named Inventor	Black, D.
Examiner Name	Kyle
Art Unit	3624

Attorney Docket No. 48535/268245

**METHOD OF PAYMENT (check all that apply)**
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**FEE CALCULATION (continued)****3. ADDITIONAL FEES**Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description	Fee Paid
1051	130	2051	65	Surcharge - late filing fee or oath	
1052	50	2052	25	Surcharge - late provisional filing fee or cover sheet	
1053	130	1053	130	Non-English specification	
1812	2,520	1812	2,520	For filing a request for reexamination	
1804	920*	1804	920*	Requesting publication of SIR prior to Examiner action	
1805	1,840*	1805	1,840*	Requesting publication of SIR after Examiner action	
1251	110	2251	55	Extension for reply within first month	
1252	420	2252	210	Extension for reply within second month	
1253	950	2253	475	Extension for reply within third month	
1254	1,480	2254	740	Extension for reply within fourth month	
1255	2,010	2255	1,005	Extension for reply within fifth month	
1401	330	2401	165	Notice of Appeal	
1402	330	2402	165	Filing a brief in support of an appeal	
1403	290	2403	145	Request for oral hearing	
1451	1,510	1451	1,510	Petition to institute a public use proceeding	
1452	110	2452	55	Petition to revive - unavoidable	
1453	1,330	2453	665	Petition to revive - unintentional	
1501	1,330	2501	665	Utility issue fee (or reissue)	
1502	480	2502	240	Design issue fee	
1503	640	2503	320	Plant issue fee	
1460	130	1460	130	Petitions to the Commissioner	
1807	50	1807	50	Processing fee under 37 CFR 1.17 (q)	
1806	180	1806	180	Submission of Information Disclosure Stmt	
8021	40	8021	40	Recording each patent assignment per property (times number of properties)	
1809	770	2809	385	Filing a submission after final rejection (37 CFR § 1.129(a))	
1810	770	2810	385	For each additional invention to be examined (37 CFR § 1.129(b))	
1801	770	2801	385	Request for Continued Examination (RCE)	
1802	900	1802	900	Request for expedited examination of a design application	
Other fee (specify) <u>Code 1806 - Information Disclosure Stmt.</u>					180.00

\*Reduced by Basic Filing Fee Paid **SUBTOTAL (3)** (\$ 180.00)

Large Entity	Small Entity
Fee Code	Fee (\$)
1202	18
1201	86
1203	290
1204	86
1205	18
2202	9
2201	43
2203	145
2204	43
2205	9
Claims in excess of 20	
Independent claims in excess of 3	
Multiple dependent claim, if not paid	
** Reissue independent claims over original patent	
** Reissue claims in excess of 20 and over original patent	
<b>SUBTOTAL (2)</b> (\$)	

\*\*or number previously paid, if greater; For Reissues, see above

SUBMITTED BY		Complete (if applicable)		
Name (Print/Type)	Brenda O. Holmes	Registration No. (Attorney/Agent)	40,339	Telephone (404)815-6500
Signature	<i>Brenda O. Holmes</i>		Date	August 27 2004

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Attorney Docket No. 48535/268245

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Black, David	}
Serial No.: 09/522,750	}
Filed: March 10, 2000	}
For: METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS	}
	}

I hereby certify that this correspondence is being deposited with the United States Postal Service on Aug 27, 2004 with sufficient postage as first-class mail in an envelope addressed to: Assistant Commissioner for Patents, P. O. Box 1450, Mail Stop AF, Alexandria, VA 22313-1450.

Kathleen Bennett  
Kathleen Bennett

Assistant Commissioner for Patents  
Mail Stop Amendments  
P. O. Box 1450  
Alexandria, VA 22313-1450

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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), the patent publications listed on the attached PTO/SB/08A are submitted for consideration by the Examiner. Copies of the non-U.S. references are enclosed.

09/01/2004 BABRAHA1 00000001 09522750

01 FC:1806

180.00 OP

A copy of the International Search Report, dated March 12, 2002, for corresponding PCT application number PCT/US00/06265 is also enclosed.

Submission of the references provided in this Information Disclosure is not intended to constitute an admission that any reference referred to herein is prior art for this invention. Also, in accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made, or that no other material information as defined in 37 C.F.R. § 1.56(a) exists.

Our check in the amount of \$180.00 is enclosed for payment of the fee due under 37 CFR § 1.17(p). The Commissioner is authorized to charge any additional fees due or credit any overpayments to Deposit Account No. 11-0855. The Commissioner is authorized to charge any additional fees that may be due or credit any overpayment to Deposit Account No. 11-0855.

Respectfully submitted,

  
\_\_\_\_\_  
Brenda O. Holmes  
Reg. No. 40,339

Date: August 27, 2004

KILPATRICK STOCKTON LLP  
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Atlanta, Georgia 30309-4530  
(404) 815-6494

Attorney Docket No.: 48535/268245



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Form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	09/522,750
Filing Date	March 10, 2000
First Named Inventor	Black, D.
Art Unit	3624
Examiner Name	Kyle

Attorney Docket Number 48535/268245

### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
	1	6,493,685	12-2002	Ensel et al.	
	2	6,327,362	12-2001	Hull et al.	
	3	6,272,555	8-2001	Gish, Sheri L.	
	4	6,253,369	6-2001	Cloud et al.	
	5	6,249,905	6-2001	Yoshida et al.	
	6	6,233,726	5-2001	Bowman, et al.	
	7	6,230,309	5-2001	Turner et al.	
	8	6,226,623	5-2001	Schein et al.	
	9	6,225,998	5-2001	Okita, et al.	
	10	6,170,002	1-2001	Ouchi, Norman Ken	
	11	6,160,549	12-2000	Touma et al.	
	12	6,151,583	11-2000	Ohmura et al.	
	13	6,076,074	6-2000	Cotton et al.	
	14	6,028,997	2-2000	Leymann et al.	
	15	6,018,627	1-2000	Iyengar et al.	
	16	6,014,666	1-2000	Helland et al.	
	17	5,987,422	11-1999	Buzaski, George	
	18	5,764,226	6-1998	Consolatti et al.	
	19	5,724,584	3-1998	Peters et al.	
	20	5,721,913	2-1998	Ackroff et al.	
	21	5,710,921	1-1998	Hirose, Yoichi	
	22	5,630,131	5-1997	Palevich et al.	
	23	5,581,691	12-1996	Hsu et al.	
	24	5,551,023	8-1996	Alonso	
	25	5,535,322	7-1996	Hecht, Matthew S.	
	26	4,503,499	3-1985	Mason et al.	

### FOREIGN PATENT DOCUMENTS

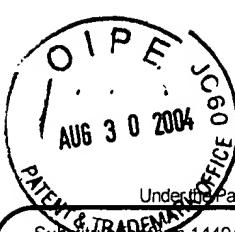
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MMYYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
	27	WO 98/04992 A	02-1998	Citibank NA		T <sup>6</sup>

Examiner Signature	Date Considered
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitution Form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

**2**

of

**2**

Complete if Known

Application Number	<b>09/522,750</b>
Filing Date	<b>March 10, 2000</b>
First Named Inventor	<b>Black, D.</b>
Art Unit	<b>3624</b>
Examiner Name	<b>Kyle</b>

Attorney Docket Number **48535/268245**

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	28	Ghosh, S. "NOVADIB: A novel architecture for asynchronous, distributed, real-time banking modeled on loosely-coupled parallel processors." DECISION AIDING FOR COMPLEX SYSTEMS. CHARLOTTESVILLE, VA., OCT 13-16, 1991, PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON SYSTEMS, MAN AND CYBERNETICS, NEW YORK, IEEE, US, vol. 1 __, 13 October 1991 (1991-10-13), pages 2061-2066, XP010054597 ISBN: 0-7803-2033-8 the whole document	
	29	PCT/US00/06265 filed March 10, 2000, International Search Report dated March 12, 2002, by European Patent Office International Search Authority.	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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